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**Consumer Focus** is the statutory consumer champion for England, Wales, Scotland and Northern Ireland aiming to work with businesses, public services and policy makers to promote the interest of consumers.

[www.consumerfocus.org.uk/](http://www.consumerfocus.org.uk/)

**Transact** is a national forum for financial inclusion seeking to promote best practice, raise awareness financial inclusion work.

[www.transact.org.uk/](http://www.transact.org.uk/)